

**Information to identify the case:**

Debtor 1	<b>Barbara Errico</b>	Social Security number or ITIN	xxx-xx-7959
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>13-13891-MBK</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Barbara Errico

3/16/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Barbara Errico  
 Debtor

Case No. 13-13891-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Mar 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2018.

db +Barbara Errico, 289 Port Royal Drive, Toms River, NJ 08757-4147  
 cr +BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 cr +Ditech Financial LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress ave., Suite 100,  
 Suite 100, Boca raton, FL 33487-2853  
 cr +Hudson City Savings Bank, Parker McCay P.A., 9000 Midlantic Drive, Suite 300,  
 P.O. Box 5054, Mount Laurel, NJ 08054-5054  
 513831364 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 513716524 First Bankcard, PO Box 3331, Omaha, NE 68103-0331  
 513740672 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002  
 513716525 +Home Depot, PO Box 790328, Saint Louis, MO 63179-0328  
 513763336 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
 513716528 +PNC Bank Consumer Loan Ctr, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
 513716530 Target, Att: Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 16 2018 22:46:32 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 16 2018 22:46:29 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513716517 EDI: GMACFS.COM Mar 17 2018 02:28:00 Ally Financial, PO Box 380901,  
 Minneapolis, MN 55438-0901  
 513716518 EDI: AMEREXPR.COM Mar 17 2018 02:28:00 American Express, PO Box 297884,  
 Fort Lauderdale, FL 33329-7884  
 514019766 EDI: BECKLEE.COM Mar 17 2018 02:28:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 513716520 EDI: BANKAMER.COM Mar 17 2018 02:28:00 Bank of America, PO Box 982235,  
 El Paso, TX 79998-2235  
 513716519 EDI: BANKAMER.COM Mar 17 2018 02:28:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998-2238  
 513716521 EDI: BANKAMER.COM Mar 17 2018 02:28:00 Bank of America Home Loans, PO Box 5170,  
 Simi Valley, CA 93062-5170  
 513716522 EDI: DISCOVER.COM Mar 17 2018 02:28:00 Discover, PO Box 30943, Salt Lake City, UT 84130  
 513716523 EDI: DISCOVER.COM Mar 17 2018 02:28:00 Discover Card, PO Box 30943,  
 Salt Lake City, UT 84130  
 513754851 EDI: DISCOVER.COM Mar 17 2018 02:28:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 517206503 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 16 2018 22:46:16  
 Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154, Ditech Financial LLC fka Green Tree Serv,  
 LLC 57709-6154  
 517206502 E-mail/Text: bankruptcy.bnc@ditech.com Mar 16 2018 22:46:16  
 Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 514100956 E-mail/Text: bankruptcy.bnc@ditech.com Mar 16 2018 22:46:16 Green Tree Servicing LLC,  
 PO BOX 6154, Rapid City, SD 57709-6154, Telephone #: 888-298-7785  
 514028631 E-mail/Text: bankruptcy.bnc@ditech.com Mar 16 2018 22:46:16 Green Tree Servicing LLC,  
 PO Box 6154, Rapid City, SD 57709-6154  
 516450980 E-mail/Text: bankruptcy.bnc@ditech.com Mar 16 2018 22:46:16 Greentree Servicing LLC,  
 POB 6154, Rapid City, SD 57709  
 514100957 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 16 2018 22:46:16 Green Tree Servicing LLC,  
 PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049  
 513716526 +E-mail/Text: camanagement@mtb.com Mar 16 2018 22:46:18 Hudson City Savings Bank,  
 West 80 Century Rd, Paramus, NJ 07652-1437  
 513716527 +EDI: RMSC.COM Mar 17 2018 02:28:00 Lowe's, Att: Bankruptcy Dept, PO Box 103104,  
 Roswell, GA 30076-9104  
 515956022 +E-mail/Text: camanagement@mtb.com Mar 16 2018 22:46:18 M&T Bank, et al, c/o M&T Bank,  
 Mortgage Payment Processing, One Fountain Plaza, 7th Floor, Buffalo, NY 14203-1420  
 513905245 +EDI: OPHSUBSID.COM Mar 17 2018 02:33:00 OAK HARBOR CAPITAL VII, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513716529 EDI: SEARS.COM Mar 17 2018 02:28:00 Sears Credit Cards, PO Box 6283,  
 Sioux Falls, SD 57117-6283  
 514004504 EDI: ECAST.COM Mar 17 2018 02:28:00 eCAST Settlement Corporation, POB 29262,  
 New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262  
 514004503 EDI: ECAST.COM Mar 17 2018 02:28:00 eCAST Settlement Corporation, POB 29262,  
 New York NY 10087-9262

TOTAL: 24

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Mar 16, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517322040\* +Barbara Errico, 289 Port Royal Drive, Toms River, NJ 08757-4147  
514103038\* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
(address filed with court: Green Tree Servicing LLC, P.O. Box 6154,  
Rapid City, SD 57709-6154)  
515956023\* +M&T Bank, et al, c/o M&T Bank, Mortgage Payment Processing, One Fountain Plaza, 7th Floor,  
Buffalo, NY 14203-1420  
514004506\* eCAST Settlement Corporation, POB 29262, New York NY 10087-9262,  
eCAST Settlement Corporation, POB 29262, New York NY 10087-9262  
514004505\* eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 18, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian E Caine on behalf of Creditor Hudson City Savings Bank bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Brian E Caine on behalf of Creditor M&T Bank, et al bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Jennifer R. Gorchow on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
Miriam Rosenblatt on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com,  
mrosenblatt@rasflaw.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
Warren Brumel on behalf of Debtor Barbara Errico wbrumel@keyportlaw.com,  
brumellawecf@gmail.com;r53076@notify.bestcase.com

TOTAL: 9